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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln of: Paul Gallagher et al.

U.S. Patent Application Serial
No.: 10/727,303

U.S. Filing
Date: December 2, 2003

For: SYSTEMS AND METHODS FOR
IMPLEMENTING PERSON-TO-PERSON
MONEY EXCHANGES

Attorney Docket No: 12729/102

Examiner: Jason M. Borlinghaus

Group Art Unit: 3693

Mail Stop After Final
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL

Sir:

Attached is/are:

- ☒ Response and Amendment
☒ Return Receipt Postcard

Fee calculation:

- ☐ No additional fee is required.
☐ Small Entity.
☐ An extension fee in an amount of \$_____ for a _____ ()-month extension of time under 37 C.F.R. § 1.136(a).
☐ A petition or processing fee in an amount of \$_____ under 37 C.F.R. § 1.17(____).
☐ An additional filing fee has been calculated as shown below:

					Small Entity			Not a Small Entity	
	Claims Remaining After Amendment		Highest No. Previously Paid For	Present Extra	Rate	Add'l Fee	or	Rate	Add'l Fee
Total		Minus			x \$25=			x \$50=	
Indep.		Minus			x \$100=			x \$200=	
First Presentation of Multiple Dep. Claim					+\$180=			+\$360=	
					Total	\$		Total	\$

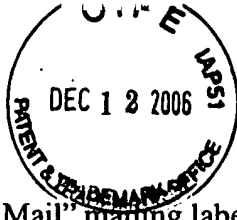
Fee payment:

- ☐ A check in the amount of \$_____ to cover the filing fee.
☐ Please charge Deposit Account No. 23-1925 in the amount of \$_____. A copy of this Transmittal is enclosed for this purpose.
☐ Payment by credit card in the amount of \$_____ (Form PTO-2038 is attached).
☒ The Director is hereby authorized to charge payment of any additional filing fees required under 37 CFR § 1.16 and any patent application processing fees under 37 CFR § 1.17 associated with this paper (including any extension fee required to ensure that this paper is timely filed), or to credit any overpayment, to Deposit Account No. 23-1925.

Respectfully submitted,


Scott A. Timmerman (Reg. No. 55,678)

October 12, 2006
Date



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BHGL Ref. No. 12729/102
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RESPONSE AND AMENDMENT

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Sir:

In response to the Office Action dated July 12, 2006, please enter the following response and amendment: